

FILED

2011 MAY 18 A 11: 55

IN THE CIRCUIT COURT OF THE FOURTEENTH JUDICIAL CIRCUIT  
IN AND FOR BAY COUNTY, FLORIDA  
CIVIL ACTION

WELLS FARGO BANK, NA,

Plaintiff,

vs.

CASE NO. 03-2009-CA-003709  
DIVISION J

SPACE FOR RECORDING ONLY F.S. §695.26

STEVEN R. BURNETT; RAMONA L. BURNETT; ANDREW F. FANION  
III; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS  
INCORPORATED AS NOMINEE FOR HSBC MORTGAGE SERVICES;  
LYON SERVICES GROUP, INC; STATE OF FLORIDA; GEICO  
CASUALTY COMPANY; GEICO HOMEOWNERS INSURANCE;  
GEICO AUTO INSURANCE

Defendant(s).

FINAL SUMMARY JUDGMENT OF MORTGAGE FORECLOSURE

IT IS ADJUDGED THAT:

1. Plaintiff WELLS FARGO BANK, NA 3476 Stateview Boulevard MAC #X7801-013, Fort Mill,

SC 29715 is due:

UNPAID PRINCIPAL BALANCE	\$204,591.99
INTEREST ON THE NOTE AND MORTGAGE FROM 02/01/2009 TO 10/03/2010	17,134.65
PER DIEM INTEREST AT 5% FROM 10/03/2010 TO 05/18/2011	6,451.34
TITLE SEARCH EXPENSES	175.00
TITLE EXAMINATION FEE	150.00
TAXES	1,737.65

INSURANCE	3,446.64
ATTORNEYS' FEES	
*Other	1,200.00
(*The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.)	
ATTORNEYS' FEES TOTAL	\$1,200.00
FILING FEE	1,017.50
INVESTIGATION/SERVICE OF PROCESS	1,742.40
14 Service of Process @ \$45.00	
2 Out of State Locate(s) @ \$160.00	
4 SERVICE OF PROCESS @ \$55.00	
6 SKIP TRACE COSTS AND FEES @ \$95.40	
Clerk of Court Processing Fee	40.00
Insurance Comm Check	45.00
PRE-ACCELERATED LATE CHARGES	475.04
THROUGH July 14, 2009	
PROPERTY INSPECTIONS	0.00
PROPERTY PRESERVATION	210.00
 TOTAL	 \$238,417.21

That shall bear interest at the rate of 6% a year.

2. Plaintiff holds a lien for the total sum-superior to all claims, or estates of Defendant(s) on the following-described property in BAY County, Florida:

LOT 4, BLOCK E SPRINGLAKE ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 14, PAGES 90 AND 91, IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF BAY COUNTY, FLORIDA.

A/K/A 413 NANCY DRIVE PANAMA CITY, FL 32404

3. If the total sum with interest at the rate described in paragraph 1 and all costs accrued subsequent to this Judgment are not paid, the Clerk of this Court shall sell the property at a public sale on June 23, 2011, at 11:00AM CST, to the highest bidder for cash, except as prescribed in paragraph 4 WWW.BAY.REALFORECLOSE.COM

4. Plaintiff shall advance all subsequent costs of this and shall be reimbursed for them by the Clerk if Plaintiff is not the purchaser of the property for sale, provided, however, that the purchaser of the property for sale shall be responsible for the documentary stamps payable on the certificate of title. If Plaintiff is the purchaser, the bid may be assigned without further Order of this Court and the Clerk shall credit the Plaintiff's bid with the total sum with interest and costs accruing subsequent to this judgment, or such part of it as is necessary to pay the bid in full.

5. On filing the Certificate of Title the Clerk shall distribute the proceeds of the sale, so far as they are sufficient, by paying: first, all of Plaintiff's costs; second, documentary stamps affixed to the Certificate; third, Plaintiff's attorney's fees; fourth, the total sum due to Plaintiff, less the items paid, plus interest at the rate prescribed in paragraph 1 from this date to the date of the sale; and by retaining any amount remaining pending the further Order of this Court.

6. On filing the Certificate of Sale, defendant(s) and all persons claiming under or against defendant(s) since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in the property, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of title shall be let into possession of the property.

7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, if Plaintiff is not limited to in rem stay relief in an active bankruptcy case and/or if borrower(s) has not been discharged in bankruptcy or constructively served, together with additional attorney's fees, if appropriate.

**IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL**

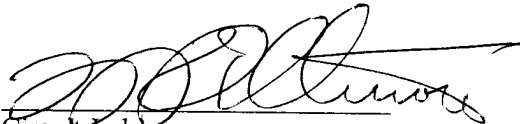
MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.

IF YOU ARE SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

If you are the property owner, you may claim these funds yourself. You are not required to have a lawyer or any other representation and you do not have to assign your rights to anyone else in order for you to claim any money to which you are entitled. Please check with the Clerk of the Court, BAY County, 300 East Fourth Street, Panama City, FL 32401, Phone: 850-747-5157, within ten (10) days after the sale to see if there is additional money from the foreclosure sale that the Clerk has in the registry of the Court. If you decide to sell your home or hire someone to help you claim the additional money, you should read very carefully all papers you are required to sign, ask someone else, preferably an attorney who is not related to the person offering to help you, to make sure that you understand what you are signing and that you are not transferring your property or the equity in your property without the proper information. If you cannot afford to pay an attorney, you may contact Legal Services of North Florida, Inc. - Panama City Office (850)769-3581, to see if you qualify financially for their services. If they cannot assist you, they may be able to refer you to a local bar referral agency or suggest other options. If you choose to contact Legal Services of North Florida, Inc. - Panama City Office (850)769-3581, for assistance, you should do so as soon as possible after receipt of this notice.

DONE AND ORDERED in Chambers, in BAY County, Florida, this 18<sup>th</sup> day of

May, 2011.

  
Circuit Judge

Copies furnished to:  
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Florida Default Law Group, P.L.  
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Service List

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Panama City, FL 32404

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR HSBC  
MORTGAGE SERVICES  
1901 E Vorhees Street, Suite C  
Danville, IL 61834

LYON SERVICES GROUP, INC  
c/o COMPLIANCE CONSULTING CORPORATION OF FLORI, R.A.  
1013 LUCERNE AVENUE  
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LAKE WORTH, FL 33460

STATE OF FLORIDA  
c/o LAURIE M. HUGHES, Esq.  
421 MAGNOLIA AVE  
PANAMA CITY, FL 32402

ANDREW F. FANION III  
2225 Andora St  
Nabarre, FL 32566

GEICO CASUALTY COMPANY  
c/o GEORGE W ROGERS, R.A.  
GOVERNMENT EMPLOYEES INSURANCE COMPANY  
3535 WEST PIPKINS RD  
LAKELAND, FL 33811

GEICO HOMEOWNERS INSURANCE  
c/o C/o Chief Financial Officer, R.A., R.A.  
200 E. Gaines St  
Tallahassee, FL 32399

GEICO AUTO INSURANCE  
c/o C/o Chief Financial Officer, R.A., R.A.  
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